



THE FUTURE OF AGRICULTURE FINANCING

The past deletes future hopes...

SADC countries promised budgetary allocations of “not less than 10 per cent” to the sector by 2008/09. We are now a good 4 years past the deadline and this increase hasn’t materialised yet. This bleak past poses a great challenge to a Sacau international forum on agriculture set for Dar next month...





Agriculture financing: Where is Africa heading to?

Around this time next month, Tanzania will host the International Agricultural Policy Conference. The Southern African Confederation of Agricultural Unions (Sacau) policy conference and annual general meeting (AGM) is expected to draw over 200 farming stakeholders from Africa and beyond to deliberate on what remains a thorny issue across the continent -- financing agriculture in the African continent.

At home, for example, half a century into independence, Tanzania is still struggling to attract the kind of investments into agriculture that would make a real difference to the sector and eventually the economy at large. At the launch of the Kilimo Kwanza initiative some five odd years ago, improving access to finance for agriculture was touted as one of the pillars of the country's envisaged green revolution.

However, even at that time the founders of the initiative, the Tanzania National Business Council (TNBC), lamented that in 2003, the country signed the Maputo Declaration in which the Southern African Development Community (SADC) countries promised budgetary allocations of "not less than 10 per cent" to the agricultural sector by the year 2008/09. We are now a good four years past the deadline and this increase is yet to materialise. If anything, subsequent budgetary allocations to the sector have been decreasing.

Various commentators have noted that the growth that the banking sector has witnessed in recent years has failed to translate into credit flows for the agricultural sector. This is despite the fact that the sector provides over 80 per cent of employment opportunities in the country.

Much has also been said and written about the formation of a farmers' bank where would-be agricultural investors could access funds for agricultural investment. Some steps have been taken towards achieving this, and there are reports that the Tanzania Agricultural Development Bank (TADB) has been registered -- even though it has failed to meet an initially set launch deadline -- preparations for the impending unveiling have reached an advanced stage.

Presenting the 2012/13 budget estimates in the National Assembly last June in Dodoma, the Minister for Finance and Economic Affairs, Dr William Mgemwa, revealed that the government had set aside some 40bn/- as initial capital to jump-start the farmers'

bank, with plans to raise this amount to 100bn/-. The TADB is expected to provide farmers with loans whose conditions include grace periods of two to four years, single digit interest rates and favourable repayment periods of 10 to 15 years.

Commendable as the government's moves to launch a farmers' bank are, indications are that a lot more needs to be done before serious investment in farming can take root. Questions that need answers include how resource-poor farmers who have no title deeds to their unsurveyed lands will access loans when land is often the only real resource they can offer as collateral? Establishing a special fund to address land survey costs, for example, would go a long way to assisting access to agricultural credit.

Moreover, various reports on barriers to agricultural investment have shown that incentives to agriculture often do not match the levels of investment. One report argued that, among others, deterrent tax rates, inefficient tax administration systems and persistent power woes were limiting investments into the sector.

Others culprits cited were corruption and limited access to finance, with macro-economic instability due to fluctuating inflation and interest rates also playing a part in crippling investments into the sector. Inefficient customs and trade regulations which increase the cost of doing business and affect productivity together with restrictions by local authorities to traders, producers and farmers ended the list of hindrances.

As we welcome participants to the Sacau policy conference and AGM, we wish them productive deliberations that should result in effective solutions to attract more investments in the agricultural sector not only in Tanzania, but also across this beautiful, resource rich continent we call home.

Wallace Mauggo
Editor

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Dairy: Overregulation decried



Overregulation adds costs

The essence of regulation in any economic sector is to improve and maintain both quality and safety of products produced or consumed in a given country. It ensures not only public safety, but also good business practices.

Why one permit and license for a dairy plant are not enough to safeguard health and safety standards of milk in Tanzania. As a result, between 10 and 20 per cent of all milk produced in Uganda goes on to processing compared to only 3 per cent in Tanzania. According to a 2011 report on the improvement of competitiveness of the dairy industry by the Tanzania Milk Processors Association (Tampa), 35 dairy plants in the country processed a total of 112,500 litres per day in 2005, while across the region, Sameer Company alone processed more than 300,000 litres per day in Uganda, New KCC and Brookside companies processed more than 600,000 litres each per day in Kenya.

15 regulators, 25 laws, one sector! The study found out that the dairy sector in Tanzania is regulated by more than 15 regulators enshrined in 25 acts and by more than 25 regulations. It reveals that the major focus is on controlling rather than enabling the private

the dairy sector in the 1990's, the state owned Uganda Dairy Corporation and Tanzania Dairies Limited were privatised. The investment incentives in Uganda are more favorable as compared to Tanzania. As a result, between 10 and 20 per cent of all milk produced in Uganda goes on to processing compared to only 3 per cent in Tanzania.

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sector.

There is a great deal of regulatory functions overlapping each other in the dairy sector. The study reveals that the regulatory framework is rather unfriendly to local dairy sector development and is characterised by multiple uncoordinated inspections of premises as well as testing of products.

There are a number of regulators aimed at food hygiene and safeguarding the safety of employees. Different authorities are involved in periodic testing of processed milk and dairy products destined for the market.

It further establishes that there are multiple licenses needed for premises and products within the sector. It explains that an average milk processing business producing six different products is required to have more than 15 licenses for its premises and products, most of which have to be renewed annually. In addition, it is characterised with the government's use of regulation as a source of revenue where the revenue earned is not based on the cost of providing service.

What others do

The situation in Uganda is quite different compared to Tanzania. The lead dairy industry regulator in Uganda is the Dairy Development Authority (DDA). It is the only key authority mandated to regulate the dairy sector. This position is affirmed by the Uganda National Dairy Processors Association (UDPA). This is acknowledged by all other regulators who play a supportive role.

The DDA has established excellent working relationships with regulatory partners. The Uganda Revenue Authority, for instance, cannot allow imported milk products unless the importer has secured a DDA letter of no objection. The situation in Uganda provides lessons for Tanzania to develop the sector's competitiveness across the region.

The impact of over-regulation in the dairy sector in Tanzania is enormous. According to the Tampa report, enterprises in the dairy sector incur additional costs to comply with regulations, including staffing cost of managing regulatory issues, higher input cost, cost of meeting reporting requirements, inspection and fines charged by regulators and opportunity costs of the time lost in handling regulatory issues.

It reveals: "the total cost of compliance for a small dairy processor with the capacity of 6,000 litres per day is estimated at 12,000,000/- during startup phase and 48,000,000/- as recurrent compliance costs." It estimates: "If the country processes 50 per cent of the milk produced, the cost of compliance in the current regulatory framework would be over 20.4 billion/-."

Performance declines According to the study, the sector has been losing income tax amounting to about 12.91 billion/- per annum due to declining performance. Over 76,500 jobs and income tax amounting to 103 billion/- is currently lost due to the sector's failure to process at least 50 per cent of the milk produced in the country.

The National Livestock Policy aims at stimulating development of the livestock industry in order to exploit the available capacities to increase its contribution to the national economy. The industry also has high potential for improving food security and creating employment opportunities which make it indispensable, thus the need to create an enabling environment that enhances its competitiveness and growth is paramount.

Tanzania is endowed with abundant natural resources which include land and a huge livestock resource base. Out of 88.6 million hectares of land, 60 million hectares are rangelands with a carrying capacity of up to 20 million livestock units and providing over 90 per cent of the feed resource for livestock. Some of the livestock resources include 21.3 million cattle and 15.2 million goats. The country ranks third in Africa, in terms of cattle numbers, after Ethiopia and Sudan, according to the ministry of Livestock and Fisheries.

Rationalisation efforts "Tanzania Milk Processors

Forum to discuss the future of agriculture financing in Africa

Stage set for the continental meet in Dar



SADC countries promised budgetary allocations of “not less than 10 per cent” to the sector by 2008/09. We are now a good four years past the deadline and this increase is yet to materialise. If anything, subsequent budgetary allocations to the sector have been decreasing. Pundits believe, in this, the past seems to delete future hopes! The Southern African Confederation of Agricultural Unions (Sacau) to which the Agricultural Council of Tanzania (ACT) is a member, will hold a policy conference and annual general meeting (AGM) from on May 13 to 15 this year at White Sands Hotel in Dar es Salaam. The theme of this important conference will be “Financing African Agriculture”. Read on...

By Milly Sanga, ACT

Focus of deliberations

Participants in the continental conference are expected to assess the degree of investing in agriculture and suggest how to improve the situation by creating conducive environment to attract more investments in the sector. This includes developing strong partnerships with the private sector, including financial institutions and agri-businesses.

Participants will also deliberate on the trends

and outlook of some agricultural commodities, particularly cereals, sugarcane, cotton oil seeds, horticultural crops, livestock, and fisheries.

Participants

The conference is expected to generate a lot of interest. Participants, about 200 – including farmers, policy makers and experts in the sector, will be drawn from 12 Sacau member countries namely, Zimbabwe, Zambia, Madagascar, Malawi, Namibia, Swaziland, Mozambique, Seychelles, Lesotho, Botswana, South Africa and the host, Tanzania.

On the list of participants also are representatives of partner institutions, like CTA, Norad, Agra/Fosca, Usaid, SCC, ILC, Ifad, Sadc, Comesa, EAC, Nepad, African Development Bank, Grow Africa, Pafo, and the media.

Schedule

The first two days will be devoted to a workshop. The AGM will take place on the third day, followed by organised field trips to witness agricultural activities at a communal paddy farm in Bagamoyo and a sisal estate at Ubena Zomozi near Chalinze Township.

Great opportunity

The Agricultural Council of Tanzania (ACT) believes that this is the right time and a great opportunity to establish international links and create networks with sister organisations.

The ACT also hopes to build partnerships as well as benefit from experience, information and knowledge sharing.

Sacau: In a nutshell

Sacau is a regional farmers’ organisation which was established in 1992. Its membership is open to national farmers’ unions and regional commodity associations in the southern Africa region. It is involved in agricultural development in the region by strengthening capacities of farmers’ organisations.

The union is a collective voice for farmers on regional and international matters and also provides agriculture related information to its members and other stakeholders. This regional body is based in Pretoria, South Africa.

Instruction for graphic designer - [Position the following text about Sacau on the right of p.5 - two columns]

About Sacau
Vision

To be a vibrant, prosperous and sustainable farming sector that ensures food security and contributes to economic growth in southern Africa.

Mission

To become the main voice for farmers on regional, continental and global matters, and to promote and ensure strong and effective farmers/producers’ organisations in all countries in southern Africa

Values and Principles

Sacau is founded on the following values and principles:

- Voluntary membership
- Democratic control by members
- Transparency in all operations
- Responsibility and honesty
- Addressing matters on merit
- No discrimination based on race, colour, creed, religion, gender and farm size

Strategic Pillars

Sacau’s Strategic Framework is based on three strategic pillars, namely:

- Policy advocacy on regional, continental and global matters.
- Strengthening of the capacity of farmers’ organisations.



“...this is the right time and great opportunity to establish international links and create networks... [farmers and experts will] build partnerships as well as benefit from experience, information and knowledge sharing

- Provision of agriculture-related information.
- Cross cutting issues are gender, environment and HIV/Aids.

Strategic goals and objectives

Goal 1:

To promote the creation of an enabling environment that allows southern African farmers to realise their productive potential by influencing regional, continental and global policies and programmes related to agriculture.

Related objectives:

- To strengthen the capacity of

Sacau in policy development and advocacy.

- To increase the visibility of Sacau in policy and programme development processes.
- To improve the effectiveness of Sacau’s engagement in policy and programme development.

Goal 2:

To support the establishment and development of strong, credible and sustainable farmers’ organisations (FOs) in the region that provide effective and efficient support services to farmers and other stakeholders.

Related objectives:

- To improve the relevance of southern African FOs to farmers.
- To improve the credibility of southern African FOs to key stakeholders.
- To strengthen the participation of southern African FOs in the development of policies and programmes.
- To strengthen southern African regional commodity organisations.

Goal 3:

To support strategic decision making in agriculture by southern African FOs and other stakeholders through

timely provision of appropriate information.

Related objectives:

- To promote greater use of information in decision making.
- To develop and position SACAU as main source of information on FOs in the region.
- To promote information exchange amongst key players in the sector.

Send your comments for free starting with (SACAU) to 15774

Dairy: Overregulation decried

From page 3

Association in collaboration with Tanzania Dairy Board (TDB) are working together to rationalise and harmonise the overlapping regulations in the dairy sector in Tanzania,” says Edmund Mariki, the executive secretary of Tampa. He stressed that this move would be able to attract more livestock investment in the country.

He says that the regulatory authorities should get rid of over reliance on fees charged to dairy enterprises as a source of revenue for regulators by ensuring that regulatory authorities are largely or fully funded by the government.

Dr Goodluck Urassa, a business consultant based in Dar es Salaam, says that regulatory authorities should improve efficiency when undertaking their operations. He points out that the informal sector, which accounts for higher percentage of milk consumers, is hardly regulated.

Tan Dairies managing director Devangwa Mmari urges the government to coordinate inspections through a single team comprising experts from all the key aspects and the frequency of inspection be reduced from several to one inspection per annum.

He adds that regulatory bodies such as Tanzania Dairy Board (TDB), Tanzania Bureau of Standards (TBS), National Environmental Management Council (NEMC), Government Chemist Laboratory Agency (GCLA), Occupational Safety and Health Authority (Osha), and Tanzania Food and Drug Authority (TFDA) to conduct product testing concurrently and share the results. It is high time the government of Tanzania normalises responsibilities accorded to regulatory authorities in the dairy sector.

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Send your comments for free starting with (MILK) to 15774

BEST-AC supports Z'bar chamber of commerce

By Kilimo Kwanza Reporter

Key mission

The importance of business reforms and strengthening legal and institutional framework for business licensing, permits, taxes, authorisations and all dynamics of the business environment is worth pursuing. In order to establish mechanism whereby reforms are conducted to ensure that the process of reforming is ongoing and under constant review, these reforms are to impact positively on the cost of doing business in Zanzibar.

The Zanzibar National Chamber of Commerce, Industry and Agriculture's (ZNCCIA) mission is to promote business growth in the Isles and should be well positioned to manage the multiple objectives and coordination of demands, while focusing on building blocks that include: the enabling environment for private sector, entrepreneur and enterprise development, development of the chamber as a dialogue partner and supporting external environments

These building blocks serve the commitments that allow ZNCCIA's definition of desirable attributes, the capacity to do in terms of institutional financing, setting priorities and provision of a means for identifying gaps for support be worthwhile.

While the building blocks provide a useful way of clarifying essential functions, the challenges facing the chamber may not necessarily manifest themselves in this way. Rather, they require a more integrated response that recognizes the inter-dependence of each part.

In recognition that despite certain negative aspects, the weaknesses and threats can be converted into positive strengths and opportunities, BEST-AC supports the chamber to wake up to the realities of making the economy competitive by building the capacity to advocate for enabling business environment and establishing a consultative mechanism between the public and private sector.

During the last two decades, Zanzibar has been struggling to come to terms in creating the necessary infrastructure for the resurgence of its economy. Notwithstanding the ongoing policy reforms efforts by the gov-

ernment, ZNCCIA is implementing its advocacy activities with the support of BEST-AC since 2007 the result of which, a number of achievements have been realised through this support. These include institutional strengthening, business promotion, membership promotion, access to services and development, access to information, advocacy activities among other successful interventions.

Further, this support has for great extent helped to build the capacity of ZNCCIA to be able to perform its main role towards its vision of uniting private sector in Zanzibar. Taking this example among the success of ZNCCIA through the BEST-AC is the development of 3 year business plan in 2009 which expired last year. The business plan has been a useful guide for ZNCCIA operations for the past three years.

Moreover, in the implementation of this and other plans, a number of studies carried out subsequently have identified flaws in the private sector and thus propose strategies for private sector reform and promotion. Findings from these studies enable the chamber as an apex body for private sector development to come up with evidence based advocacy tools in urging the government as well as potential investors in developing infrastructure facilities, small and medium industry development, engineering ancillary bases, incentives and policy packages, entrepreneur development and proactive financial service structures that are not biased or show backward integration into the informal sector. Some of these interventions are well elaborated in the technical report by Unido in support to the development of the private sector in Zanzibar.

A regulatory review to identify existing barriers, anomalies and deficiencies in the regulatory and legal structure particularly those that mutilate against enterprise creation, taxation, labor, business/trade, property, land ownership, regulations, women, disadvantaged groups and youth. The framework governing these aspects require deep analysis and research in terms of strengths, weaknesses, threats and opportunities that are infrastructure based, institution based and policy based.

The government is committed towards a strategy for sustainable eco-



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nomics development but the private sector needs to be equally committed to move on a growth path of increased investment, enhanced productivity and expanding business creation.

Business plan development
BEST-AC has been a true partner in supporting ZNCCIA to better organise large enterprise sectors and move towards envisaged growth path with relatively limited resources, the transformation of the small enterprise sector as well as deliberate creation of an enabling environment. Some of the cross cutting development advocacy issues for enabling environment needs brought forward for ZNCCIA implementation and advocacy include:

One of the successes of BEST-AC has been outreach services, and support for these services helps to overcome the tendency to cluster in one neighborhood mostly urban west region where population is comparatively higher. ZNCCIA has successfully reached out to every region of Zanzibar and people are now familiar and quite interactive with enterprises, business men and women and micro, small,

medium and large entrepreneurs.

Previously, ZNCCIA was only based in urban areas and known by large businesses. Nevertheless, membership has expanded rapidly with many businesses ranging from micro to large, in all sectors of business undertakings in agriculture, fisheries, livestock, tourism, trading, and manufacturing just to mention a few. Currently, the membership status has reached 513 as compared to 160 members in 2009.

Furthermore, the trend in the last few years clearly shows that there is a growing understanding and interest to learn from best practices of the neighboring countries including the national chambers of Tanzania, Kenya and Uganda. These provide strong examples of how to connect members locally as well as with networks of businesses and industries.

ZNCCIA's working relation with government has been improved and there is enhanced trust and collaboration as partners. There is significant increase in number of government invitations for participation of ZNCCIA

PPP partnerships.

For a community, government and private sector to become a pivoted junction of partnership necessary to create sustainable economic growth, it is possible to create PPP that will enhance bottom up economic development on a Zanzibar wider scale that will achieve goals of Mkuza in addressing poverty reduction and economic growth in Zanzibar.

Henceforth, in enhancing PPP dialogue, ZNCCIA needs to go beyond just attending, meetings and advocating for PPP policy to provide more strategic inputs to the government to establish the said policy. Now that the government and the private sector no longer feel that they are competitors, improved partnership, networking and coordination is imperative.

Media relations, policy actions
ZNCCIA has established a relationship with media houses in Zanzibar not only for good coverage of events but to also inform both the sectors on issues of common interest around trade, industry and agriculture. ZNCCIA is coming up with a communication strategy designed to help the organization to communicate more effectively and meet core organizational objectives.

ZNCCIA appreciates the collaboration with ZBC, Radio Nuur, Hits and Zenz FM radios, ZBC TV and Zanzibar Cable TV. The results of ZNCCIA advocacy have been positive in some areas including the establishment of the Zanzibar Bureau of Standards (ZBS) and the Zanzibar Business Council (ZBC).

The Zanzibar Business Council as a legally mandated organisational structure involving high level of representatives from both the private and public sector has served as key platform for the private sector to share with each other in attempting to bring both the sectors together to discuss and address economic development issues of national interest. ZBC needs to be restructured to remove imbalances when involving private sector in policy making and establishing development agendas.

Latest studies

ZNCCIA conducted 2 studies last year, one looking into power tariffs and the effect of businesses in Zanzibar and the other on the tax regime to understand the effects of the tax regime on business in Zanzibar

The results of the power tariff study was disseminated to stakeholders and dialogue partnership was initiated with Zanzibar Electricity Company to recognise the importance of closer consultations with private sector as main consumer of electric power whenever new tariffs are introduced as the private sector has the right to negotiate their interest and needs.

Similarly, the study on tax regime has just been completed and a position paper on this study will be the basis of ZNCCIA's dialogue with government and House of Representatives. These efforts will be further complemented by

a study which is about to begin on developing business incentives because ZNCCIA strongly feels that there is direct relationship between local incentives and national taxation system.

When local incentives increase business profitability, there is increase in its taxable income allowing for revenue transfer from local to national sphere of government. Having in place a modern, simple, fair and competitive tax regime is a key variable to creating enabling environment and reducing the cost of doing business.

Categorically, it can be said that ZNCCIA still has a long way to go to fully provide various business training and services such as credit, matters of import, export management related to individual business owners or companies. In the process, good policies are required for as they are vital for business growth and developing industries by balancing technology with innovation, skills and making sure that production give priority on easy availability of natural resources for raw material and value addition. This is an area where most SMEs are operating though with low skills and deprived of product mix and diversification to bolster exports and therefore need protection.

Overall, ZNCCIA through BEST-AC's support has strengthened to enable the Chamber to reduce significantly the setbacks it faces in its quest for unified private sector front. BEST-AC has been a pioneer in assisting the ZNCCIA in crafting development and encouraging multiple sectors to come together to promote business, entrepreneurship, productivity and subsequent economic growth.

Despite all these positive attributes, ZNCCIA needs further technical and financial support to consolidate and fill in the existing gaps of inadequate skills, weak infrastructure and enabling policies to meet business demands and creating more solid plans for advocacy to influence government to improve on business development needs.

In the process to reshape the ZNCCIA, it is imperative to develop programs aiming at serving community particularly on Agriculture and manufacturing using pro poor business models. Equally so it is necessary when looking ahead to add value to the successes contributed by BEST-AC support and to focus on ways and means to bring revenue to the chamber. Apart from revenue generating programs such as membership fees, it is high time to explore on Chamber enterprise funds and other commercial products to increase internal financial stability. ZNCCIA is learning from the successful practices of other chambers in East Africa and globally.



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Send your comments for free starting with (DEMANDS) to 15774

Watch what you eat and minimise cancer risk

This side of Africa

By Nicolas Begisen



Everybody likes to have an appetising and mouthwatering meal from time to time, but unbeknown to us all is the effects of some of the foods we ingest into our systems. We do not have to always go looking for oil dripping greasy and fatty fast foods to appease that craving inside us but rather, we can still eat healthy and live longer.

Reduce your risk for cancer by improving your diet. New research shows that as many as one-third of all cancer deaths are linked to diet and physical activity. Today, we look into the diet part. Let's leave the physical bit a subject for another day.

Cancer is preventable, yes, you heard me right: it's avoidable. But then again, given the lifestyles of many people nowadays, it wouldn't be surprising if someone out there thinks that it is inevitable and they can be found just sitting and waiting for their turn to be given the sad news by their doctor that they have been diagnosed by a certain type of cancer.

To build a strong immune system, it's advisable to include as much fruits and vegetables in your regular meals as well as opting for fibre foods. You and only you, have the power to change your eating habits. Start by reducing dietary fat intake, especially animal fat. Make your diet rich in fruits, vegetables, nuts, beans and whole grains. Start small. No one can overhaul their food habits quickly. Add a few servings of fruits and vegetables to your diet each day to reduce your cancer risk. Mix some dark, leafy greens like spinach in with your salad.

Eat less red meat and cut out processed meat. Red meat has too much acid because it takes a long time to digest and cancer cells multiply themselves in a body that has too much acid. Eating too much red meat can increase your cancer risk. Skip processed meats like bacon, ham, pastrami, salami, sausage, hot dogs and pepperoni.

In place of red meat, you could

sugar with honey instead. Regular intake of milk can create mucus which is food for cancer cells. Milk can be substituted with soya milk as an alternative. Furthermore, instead of drinking coffee or regular black tea opt for healthier options like herbal tea or green tea.

An area that might raise trouble is when one is told about alcohol. We all love a drink or two, but we all know it is really never that one or two, however there has to be a limit. Alcohol consumption is linked to increased risk of mouth, esophagus, pharynx, larynx, liver and breast cancers. If you drink alcohol, men should try to drink no more than two drinks a day and women should try to drink no more than one drink a day.

An additional way to live, eat and stay healthy is to read and get as much information from whatever sources you can manage on cancer, its prevention, and how to live with it once diagnosed. For instance, much of this was made possible from interacting with a certain group of five young girls operating under the name Project Pink who have a

passion for creating awareness on cancer and interested in building a better society that is cancer free particularly breast and cervical cancer in women. I neither have expertise knowledge on cancer nor am I a trained practitioner in medicine, but sharing with them gave me more insight to the much I knew.

According to them, they shore up the trainings they have received from different cancer institutions in the country by reading quite extensively online to get to understand the intricacies of cancer and how to go about its prevention, as the old adage goes, prevention is better than cure.

Preventable cancers include breast cancer, cervical cancer, colorectal cancer, lung cancer, oral cancer, prostate cancer, skin cancer and testicular cancer. A stronger immune system can fight cancer cells for those reasons grow fruits and vegetables in your farms and gardens for a healthier lifestyle. And also, buy fresh local produce and promote local farmers.

For more info or comments: nkbegisen@gmail.com



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INDUSTRY SUPPORT AND ASSOCIATIONS

- Small Industries Development Organization (SIDO) – Email: dg@sido.go.tz, info@sido.go.tz
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